Message Text

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UNCLAS LISBON 6649

E.O. 11652: N/A
TAGS: PDIP
SUBJECT: HOST COUNTRY REQUIREMENTS FOR AUTOMOBILE
LIABILITY INSURANCE

REF: STATE 189095

THE REPLIES TO THE QUESTIONS POSTED IN THE REF TEL

ARE SUBMITTED BELOW:

A. AT PRESENT THERE IS NO MANDATORY LIABILITY INSURANCE LAW IN PORTUGAL APPLICABLE TO ALLREGISTERED AUTOMOBILIES.

B. NOT APPLICABLE

C. NOT APPLICABLE

D. THOUGH INSURANCE IS NOT MANDATORY, AS A RULE ALL AUTOMOBILES OWNED BY THE MISSION AND BY MEMBERS OF THE MISSION INCLUDING MEMBERS OF ADMINISTRATIVE AND TECHNICAL STAFF ARE COVERED AGAINST THIRD-PARTY LIABILITY (UNLIMITED COVERAGE). INSURANCE COMPANIES DO NOT ACCEPT COVERAGE OF THIS RISK FOR LESS THAN 200,000 ESCUDOS (\$5,190 APPROXL).

E. THE PLAINTIFFS MAY TAKE DIRECT LEGAL ACTION AGAINST INSURERS.

F. EVEN IN THE CASE OF FAILURE OF COOPERATION BY THE INSURED THE INSURANCE COMPANY CAN DEFEND.
G. WHEN PLAINTIFFS SIGN SETTLEMENTS WITH THE INSURANCE COMPANY SUCH DOCUMENTS COVER THE SETTLEMENT WITH THE UNCLASSIFIED

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INSURED. OTHER TYPE OF SETTLEMENT WOULD HAVE TO BE REACHED THROUGH COURT. IT IS NOT NECESSARY TO WAIVE DIPLOMAT'S IMMUNITY FOR PURPOSE OF CO-OPERATING WITH INSURER IN DEFENSE.

H. THE STATE DOES NOT PROVIDE ASSISTANCE BUT IT IS EASY FOR THE MISSION AND ITS MEMBERS TO GET IT DIRECTLY FROM THE INSURANCE COMPANIES.

I. PREMIUM RATES APPLICABLE TO DIPLOMATS ARE THE SAME AS THOSE APPLICABLE TO PORTUGUESE CITIZENS.

J. THE INSURANCE CONTRACT WRITTEN FOR DIPLOMATS IS THE SAME AS FOR OTHER PEOPLE.

K. NO

L. YES

M. AS FAR AS THE MISSION AND ITS MEMBERS ARE CONCERNED, THE PREVAILING SYSTEM HAS WORKED SATISFACTORILY AND THERE HAS BEEN NO NOTORIOUS CASES OF FAILURE OF INSURANCE COMPANIES TO SETTLE.

N. NO.

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